

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application Of:	)	
	)	
John CARNAHAN <i>et al.</i>	)	Group Art Unit: 3628
	)	
Application Number: 09/552,879	)	Examiner: Siegfried E. Chencinski
	)	
Filed: April 20, 2000	)	Confirmation No.: 5010
For:		
SYSTEM AND METHOD FOR DYNAMIC, MULTIVARIABLE COMPARISON OF FINANCIAL PRODUCTS		

**MAIL STOP AMENDMENT**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT/RESPONSE UNDER 37 C.F.R. § 1.111**

Sir:

This Amendment is submitted in response to the Office action mailed on April 7, 2006 ("Office Action"), in the above-referenced patent application. In a phone call from Supervisory Patent Examiner Hyung Sough on June 19, 2006 to Michael Phelps, an attorney for the applicant, Supervisory Patent Examiner Hyung Sough told Mr. Phelps that he instructed Examiner Chencinski to withdraw the finality of the April 7, 2006 Office Action. In a follow up conversation between the primary attorney for the applicant, Stephen Schreiner and Patent Examiner Siegfried Chencinski it was confirmed that the finality of the April 7<sup>th</sup>, 2006 Office Action was withdrawn.

On June 29, 2006 Attorney for the Applicant, Stephen Schreiner, and patent law clerk, John LeBlanc, met with Examiner Siegfried Chencinski and Primary Examiner F.

Pioville for an interview pursuant to 37 C.F.R. § 1.133. Again, it was agreed to by both parties that the finality of the prior office action was withdrawn.

That the April 7 Office Action is now non-final is memorialized in the June 29 Interview Summary signed by Examiner Chencinski and Examiner Poinville (SPE), as well as the Substance of Interview filed by Applicant's representative on the same day, June 29.

During the June 29, 2006 interview proposed amendments to the application were also presented, as set forth below, that render the claims allowable over the art of record. During the interview, Applicant and the Examiners reviewed the proposed claim amendments against the specification and jointly confirmed that the amendments were supported by the specification. Thus, no new matter is added by these amendments. Although the Applicants continue to disagree with the arguments presented in the prior Office Action regarding the claims prior to amendment, the amendments have been incorporated into this response to advance prosecution of this application to allowance.

- **Amendments to the Claims** begin on page 3.
- **Remarks/Arguments** begin on page 8.